

**NEBRASKA BANKSHARES, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1054765	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$46	\$46	0.6%		
Loans	\$24	\$22	-7.2%		
Construction & development	\$0	\$0	-2.0%		
Closed-end 1-4 family residential	\$3	\$3	-2.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	93.5%		
Commercial & Industrial	\$6	\$5	-7.5%		
Commercial real estate	\$1	\$1	-29.0%		
Unused commitments	\$7	\$7	8.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$10	2.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$3	18.1%		
Cash & balances due	\$6	\$5	-1.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$37	\$38	2.4%		
Deposits	\$31	\$32	3.0%		
Total other borrowings	\$6	\$6	0.0%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$9	\$8	-7.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.1%	12.8%	--		
Tier 1 risk based capital ratio	22.5%	21.8%	--		
Total risk based capital ratio	23.7%	23.0%	--		
Return on equity <sup>1</sup>	11.9%	9.6%	--		
Return on assets <sup>1</sup>	2.3%	1.8%	--		
Net interest margin <sup>1</sup>	3.9%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	357.5%	381.6%	--		
Loss provision to net charge-offs (qtr)	-1500.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	-0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.8%	0.6%	0.0%	0.0%	--
Commercial & Industrial	2.2%	2.3%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.6%	0.6%	0.0%	0.0%	--